

United States Bankruptcy Court

District of North Dakota

In re:  
Marcus Wayne Hanson  
Kathryn Brooke Hanson  
Debtors

Case No. 24-30287-skH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0868-3

User: admin

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Date Rcvd: Oct 25, 2024

Form ID: 318

Total Noticed: 123

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:**

Recip ID	Recipient Name and Address
db/jdb	Marcus Wayne Hanson, Kathryn Brooke Hanson, 10160 Concord Drive, West Fargo, ND 58078
1101335	+ ABST Law, PO Box 10247, Fargo, ND 58106-0247
1101336	+ Ace Hardware, Po Box 577, Thief River Falls, MN 56701-0577
1101337	+ Ace Rental, 118 Main Ave N, Thief River Falls, MN 56701-1902
1102605	Andrew A. Green, Halpern Cottrell Green PA, 2287 Waters Dr, Mendota Heights, MN 55120-1363
1101344	+ Atlantic Specialty Insurance Company, c/o Gregerson, Rosow, Johnson & Nilan, L, 100 Washington Avenue South Suite 1550, Minneapolis, MN 55401-2154
1101345	+ Atlantic Specialty Insurance Company, 605 Highway 169 North Suite 800, Minneapolis, MN 55441-6533
1106188	+ Benjamin M. Scheel, 100 Washington Ave South, Suite 1550, Minneapolis, MN 55401-2154
1101348	Bill Me Later, 2211 N 1st ST, Eloy, AZ 85131
1101349	+ Blue Cross Blue Shield, PO Box 64560, Saint Paul, MN 55164-0560
1106184	+ Border Bank, 9950 Foley Blvd NW, Coon Rapids, MN 55433-5203
1101350	+ Border Bank, PO Box 69, Badger, MN 56714-0069
1101351	Border Bank, PO Box 280, Greenbush, MN 56726-0280
1101352	+ Brady Martz, 100 3rd St E, Thief River Falls, MN 56701-2006
1101353	+ Bredeson Office Supply, 215 Main Ave N, Thief River Falls, MN 56701-1903
1101354	+ Brodin Comfort System, 1902 Hwy 32 S, Thief River Falls, MN 56701-4511
1101355	Brodin Comfort Systems, PO Box 270, Grafton, ND 58237-0270
1101356	+ Brown Joseph, One Pierce Place Suite 700 W, Itasca, IL 60143-1218
1101361	Capital One Auto Finance, Credit, Bureau DISPUTE, Plano, TX 75025
1101364	+ Chris Manning, 1211 Arnold Ave, Thief River Falls, MN 56701-1119
1101365	+ City of Thief River Falls, PO Box 528, Thief River Falls, MN 56701-0528
1101366	College Ave Student Loans, Carol Stream, IL 60197
1101368	+ Construction Supply, 2410 5th Ave N, Fargo, ND 58102-4022
1101370	+ Dakota Fire, PO Box 5327, Grand Forks, ND 58206-5327
1101373	+ Falls Electric, 720 Dawn Ave, Thief River Falls, MN 56701-1049
1101378	+ Garden Valley, Po Box 259, Erskine, MN 56535-0259
1103575	+ HANMI BANK, c/o Hemar, Rousso & Heald, LLP, Attn: Sandra I. Tiberi, 15910 Ventura Blvd., 12th Floor, Encino, CA 91436-2813
1101383	+ Hanmi Bank, 15910 Ventura Blvd, Encino, CA 91436-2802
1101384	+ Hanson Construction of Thief River Falls, 16210 150th St NE, Thief River Falls, MN 56701-8473
1101385	+ Harbott Knutson Larson, PO Box 457, Big Sky, MT 59716-0457
1101386	+ Huberts Outdoor Power, 17269 US Hwy 59 NE, Thief River Falls, MN 56701-8545
1101389	+ Internal Auditing Service, PO Box 132, Lake Park, MN 56554-0132
1102713	+ John D. Schroeder, Zimney Foster P.C., 3100 S. Columbia Road, Ste 200, Grand Forks, ND 58201-6062
1101391	+ Kennelly, 1213 NP Ave Suite 301, Fargo, ND 58102-4798
1101392	+ Knox Re, Inc., 16210 150th St NE, Thief River Falls, MN 56701-8473
1101397	+ LM Supply, PO Box 55744-0280
1101393	+ Lee Plumbing, 1430 Main Ave N, Thief River Falls, MN 56701-1142
1101394	+ Less Sanitation, PO Box 757, Thief River Falls, MN 56701-0757
1101398	+ Marshall Cty Treasurer, 208 East Colvin Ave STE 12, Warren, MN 56762-1692
1101404	+ Northdale Oil, 3000 Heartland Dr, Grand Forks, ND 58201-3310
1101405	+ Otis Elevator Co, PO Box 73579, Chicago, IL 60673-7579
1101406	+ Paint and Glass Interiors, Inc., 324 Horace Ave N, Thief River Falls, MN 56701-2027
1101407	+ Pennington Cty Treasurer, PO Box 616, Thief River Falls, MN 56701-0616
1101408	+ Peterson Lumber, PO Box 678, Thief River Falls, MN 56701-0678

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1102606 Peterson Lumber of Thief River Falls Inc, Halpern Cottrell Green PA, 2287 Waters Dr, Mendota Heights, MN 55120-1363  
1101409 + Premium Waters, PO Box 9128, Minneapolis, MN 55480-9128  
1101410 + Rausch Milliken, PO Box 8390, Metairie, LA 70011-8390  
1101412 + Red Lake Electric, PO BOX 430, Red Lake Falls, MN 56750-0430  
1102712 + Ryan W. Ames, Zimney Foster P.C., 3100 S. Columbia Road, Ste. 200, Grand Forks, ND 58201-6062  
1101415 + Stone Saunders, 1391 W 5th Ave STE 226, Columbus, OH 43212-2902  
1101416 Sws Credit Services In, PO Box 270, Grafton, ND 58237-0270  
1101423 Td Retail Card/Cub Cadet, Columbia, SC 29202  
1101427 + Thief River Ford, 802 3rd St W, Thief River Falls, MN 56701-1803  
1101428 U.S. Small Business Administration, 2 North Street Suite 320, Birmingham, AL 35203  
1101429 United Employees Cu, 430 Bridge Ave, Albert Lea, MN 56007-2953  
1101430 + Velde Moore, 1118 Broadway, Alexandria, MN 56308-2530  
1101432 Veridian Credit Union, 402 Gammon Pl, Ste 240, Madison, WI 53719-1074  
1101435 + Wagoner Falcon, 100 S 5th St #800, Minneapolis, MN 55402-5357  
1101440 + Widseth, 216 S Main St, Crookston, MN 56716-1939

TOTAL: 59

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 25 2024 22:50:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bkfilings@zwickerpc.com	Oct 25 2024 18:50:00	American Express National Bank, c/o Zwicker & Associates, P.C., P.O. Box 9043, Andover, MA 01810-0943
1101338	Email/Text: solutionsbankruptcy@affinityplus.org	Oct 25 2024 18:50:00	Affinity Plus Federal Credit Union, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1101339	Email/Text: solutionsbankruptcy@affinityplus.org	Oct 25 2024 18:50:00	Affinity Plus Federal Credit Union, Attn: Bankruptcy, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1101580	+ EDI: AISACG.COM	Oct 25 2024 22:50:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
1101341	EDI: GMACFS.COM	Oct 25 2024 22:50:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
1101340	EDI: GMACFS.COM	Oct 25 2024 22:50:00	Ally Financial, Inc, PO Box 380901, Bloomington, MN 55438-0901
1101968	+ Email/Text: bkfilings@zwickerpc.com	Oct 25 2024 18:50:00	American Express National Bank, AENB, c/o Katie E. Hankard, Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
1102603	+ Email/Text: bkfilings@zwickerpc.com	Oct 25 2024 18:50:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
1101343	Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 19:05:54	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
1101342	Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 18:55:27	Amex, PO Box 981537, El Paso, TX 79998-1537
1101347	Email/Text: bnddealforms@nd.gov	Oct 25 2024 18:50:00	Bank of North Dakota, Attn: Bankruptcy, PO Box 5509, Bismarck, ND 58506-5509
1101346	Email/Text: bnddealforms@nd.gov	Oct 25 2024 18:50:00	Bank of North Dakota, PO Box 5509, Bismarck, ND 58506-5509
1102018	Email/Text: bankruptcylegal@lumen.com	Oct 25 2024 18:50:00	CenturyTel Service Group, LLC dba CenturyLink, Lumen Technologies Group, 931 14th Street, 9th Floor (Attn: Legal-, Denver, CO 80202

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1101367	Email/Text: bankruptcy@collegeave.com	Oct 25 2024 18:50:00	College Ave Student Loans, Attn: Bankruptcy, 233 N King St, Ste 400, Wilmington, DE 19801-2545
1101357	+ Email/Text: caineweiner@ebn.phinsolutions.com	Oct 25 2024 18:50:52	Caine & Weiner, 338 Harris Hill RD STE 206, Buffalo, NY 14221-7470
1101359	EDI: CAPITALONE.COM	Oct 25 2024 22:50:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1101358	EDI: CAPITALONE.COM	Oct 25 2024 22:50:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
1101360	^ MEBN	Oct 25 2024 18:46:08	Capital One, PO Box 71746, Philadelphia, PA 19176-1746
1101362	EDI: CAPONEAUTO.COM	Oct 25 2024 22:50:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
1102819	EDI: CAPITALONE.COM	Oct 25 2024 22:50:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
1101363	+ Email/Text: bmg.bankruptcy@centurylink.com	Oct 25 2024 18:50:00	Century Link, Po Box 2961, Phoenix, AZ 85062-2961
1101369	+ Email/Text: bknotify@creditserviceintl.com	Oct 25 2024 18:50:00	Credit Service International, 630 S Green Bay Rd STE 3, Neenah, WI 54956-3190
1103458	EDI: DISCOVER	Oct 25 2024 22:50:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
1101371	EDI: DISCOVER	Oct 25 2024 22:50:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
1101372	EDI: DISCOVER	Oct 25 2024 22:50:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
1101377	Email/Text: collecadminbankruptcy@fnni.com	Oct 25 2024 18:50:00	Fnb Omaha, Attn: Bankruptcy, PO Box 3128, Omaha, NE 68103-0128
1101376	Email/Text: collecadminbankruptcy@fnni.com	Oct 25 2024 18:50:00	Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412
1101374	Email/Text: collectionbankruptcies.bancorp@53.com	Oct 25 2024 18:50:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
1101375	+ Email/Text: collectionbankruptcies.bancorp@53.com	Oct 25 2024 18:50:00	Fifth Third Bank, Attn: Bankruptcy Maildrop RCS83E, 1830 E Paris Ave SE, Grand Rapids, MI 49546-8803
1101379	EDI: PHINAMERI.COM	Oct 25 2024 22:50:00	Gm Financial, PO Box 181145, Arlington, TX 76096-1145
1101380	EDI: PHINAMERI.COM	Oct 25 2024 22:50:00	Gm Financial, 801 Cherry St, Ste 3600, Fort Worth, TX 76102-6855
1101381	+ Email/Text: dpetersen@greatamerica.com	Oct 25 2024 18:50:00	Great American Financial, PO Box 660831, Dallas, TX 75266-0831
1101382	^ MEBN	Oct 25 2024 18:46:09	Greenburg Grant Richards, 5858 Westheimer Ste 500, Houston, TX 77057-5645
1101387	+ EDI: LCIICSYSTEM	Oct 25 2024 22:50:00	IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
1101388	Email/Text: collections@idealcu.com	Oct 25 2024 18:50:00	Ideal Credit Union, 8499 Tamarack Rd, Woodbury, MN 55125-9201
1101390	EDI: IRS.COM	Oct 25 2024 22:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1101395	Email/Text: EBNBKNOT@ford.com	Oct 25 2024 18:50:00	Lincoln Automotive Finance, PO Box 542000, Omaha, NE 68154-8000
1101396	Email/Text: EBNBKNOT@ford.com	Oct 25 2024 18:50:00	Lincoln Automotive Finance, Attn: Bankrutcy, PO

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Case Number	Communication Type	Recipient	Date/Time	Details
1101403	+ Email/Text: christopher.murphy1@wecenergygroup.com	Box 542000, Omaha, NE 68154-8000	Oct 25 2024 18:50:00	MN Energy, PO Box 6040, Carol Stream, IL 60197-6040
1101401	+ EDI: MINNDEPREV.COM	Minnesota Department of Revenue, PO Box 64649, Saint Paul, MN 55164-0649	Oct 25 2024 22:50:00	
1106299	EDI: MINNDEPREV.COM	Minnesota Revenue, PO Box 64447 - BKY, St Paul, MN 55164-0447	Oct 25 2024 22:50:00	
1101402	+ Email/Text: mdes.bkpt.tax@state.mn.us	Minnesota Unemployment Ins, PO Box 4629, Saint Paul, MN 55101-4629	Oct 25 2024 18:50:00	
1101411	+ Email/Text: a.bonelli@rcbcollections.com	RCB Collections, PO Box 706, Hibbing, MN 55746-0706	Oct 25 2024 18:50:00	
1101414	Email/Text: enotifications@santanderconsumerusa.com	Santander Consumer USA, Inc, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244	Oct 25 2024 18:50:00	
1101413	Email/Text: enotifications@santanderconsumerusa.com	Santander Consumer USA, Inc, PO Box 961211, Fort Worth, TX 76161-0211	Oct 25 2024 18:50:00	
1101417	+ EDI: SYNC	Syncb/Paypal, PO Box 71727, Philadelphia, PA 19176-1727	Oct 25 2024 22:50:00	
1101418	EDI: SYNC	Syncb/Paypal, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060	Oct 25 2024 22:50:00	
1101419	+ EDI: SYNC	Synchrony Bank/Jcpenny, PO Box 71729, Philadelphia, PA 19176-1729	Oct 25 2024 22:50:00	
1101420	EDI: SYNC	Synchrony Bank/Jcpenny, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060	Oct 25 2024 22:50:00	
1101422	EDI: LCITDAUTO	Td Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington Hills, MI 48333-9223	Oct 25 2024 22:50:00	
1101421	EDI: LCITDAUTO	Td Auto Finance, PO Box 9223, Farmington, MI 48333-9223	Oct 25 2024 22:50:00	
1101424	EDI: TDBANKNORTH.COM	Td Retail Card/Cub Cadet, Attn: Bankruptcy, PO Box 100114, Columbia, SC 29202-3114	Oct 25 2024 22:50:00	
1101425	Email/Text: banko@hestark.com	The Stark Agency, Attn: Bankruptcy, PO Box 45710, Madison, WI 53744-5710	Oct 25 2024 18:50:00	
1101426	Email/Text: banko@hestark.com	The Stark Collection A, 402 Gammon Pl, Ste 240, Madison, WI 53719-1074	Oct 25 2024 18:50:00	
1101434	Email/Text: bankruptcy@veridiancu.org	Veridian Credit Union, Attn: Bankruptcy, PO Box 6000, Waterloo, IA 50704-6000	Oct 25 2024 18:50:00	
1101431	+ Email/Text: bankruptcy@veridiancu.org	Veridian, 1827 Ansborough Ave, Waterloo, IA 50701-3629	Oct 25 2024 18:50:00	
1101433	Email/Text: bankruptcy@veridiancu.org	Veridian Credit Union, 1827 Ansborough Ave, Waterloo, IA 50701-3629	Oct 25 2024 18:50:00	
1104777	EDI: AIS.COM	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457	Oct 25 2024 22:50:00	
1101436	EDI: WFFC2	Wells Fargo Dealer Services, PO Box 71092, Charlotte, NC 28272-1092	Oct 25 2024 22:50:00	
1101437	EDI: WFFC2	Wells Fargo Dealer Services, Attn: Bankruptcy, 1100 Corporate Center Dr, Raleigh, NC 27607-5066	Oct 25 2024 22:50:00	
1101439	EDI: WFFC2	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, PO Box 10335, Des Moines, IA 50306-0335	Oct 25 2024 22:50:00	
1101438	EDI: WFFC2	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335	Oct 25 2024 22:50:00	
1101441	+ Email/Text: bkfilings@zwickercpc.com			

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Oct 25 2024 18:50:00

Zwicker & Associates, P.C., 80 Minuteman RD,  
Andover, MA 01810-1008

TOTAL: 64

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Border Bank
cr		Fifth Third Bank, N.A.
1101399		Mid America Steel Inc
1101400		Mid America Steel Inc

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
GENE W. DOELING	on behalf of Trustee Gene W Doeling gene@kaler-doeling.com heather@kaler-doeling.com,mn20@ecfbis.com
Gene W Doeling	heather@kaler-doeling.com mn20@ecfbis.com
John D. Schroeder	on behalf of Creditor Border Bank jschroeder@northdakotalaw.net karensyrstad@northdakotalaw.net
Maurice VerStandig	on behalf of Joint Debtor Kathryn Brooke Hanson mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Maurice VerStandig	on behalf of Debtor Marcus Wayne Hanson mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov
Ryan W. Ames	on behalf of Creditor Border Bank rames@northdakotalaw.net bdipersio@northdakotalaw.net
Tyler S Wirick	on behalf of Creditor Fifth Third Bank N.A. tylerw@hwmlawfirm.com

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>Marcus Wayne Hanson</u>	Social Security number or ITIN	xxx-xx-4302
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathryn Brooke Hanson</u>	Social Security number or ITIN	xxx-xx-9405
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of North Dakota			
Case number: 24-30287			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Marcus Wayne Hanson  
aka Marc Hanson

Kathryn Brooke Hanson  
aka Katie Hanson

10/25/24

**By the court:** Shon Hastings  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**